Nature of Assistance	Sick industrial Units	Potentially viable Sick SSI Units
Working Capital	At a rate which is the prevailing prime lending rate (PLR)	1.5% below the prevailing fixed/PLR, wherever applicable
Funded Interest Term Loan (FITL)	At a rate, which is 2 percentage points below the prevailing PLR	Interest free
Working Capital Term Loan (WCTL)	At a rate which is 1 percentage point below the prevailing PLR	1.5% below the prevailing fixed/PLR wherever applicable
Existing Term Loan	Interest on existing term loan may be reduced, where considered necessary, by not more than 2 percentage points below the document rate.	Concession to be given not more than 2% (not more than 3% in the case of tiny / decentralized sector units) below the document rate.

Relief/concessions datailed above are only indicative. It is for the banks/ financial institutions to decide on the nature and extent of concessions necessary/ warranted, based on the merits of each case. The banks have been given freedom by RBI in regard to extension of relief/concessions even beyond the parameters, in cases where it is absolutely necessary.

Merger of loss making branches of SBI

2504. SHRI NAGENDRA NATH OJHA: Will the Minister of FINANCE be pleased to state:

(a) whether it is a fact that the State Bank of India has decided to merge 440 loss making branches and virtually eliminate its network of regional offices across the country as a part of the post-VRS restructuring programme; and

(b) if so, the details thereof?

THE MINISTER OF STATE IN THE MINISTRY OF FINANCE (SHRI BALASAHEB VIKHE PATIL): (a) No, Sir, State Bank of India have reported that they have not taken any such decision to merge 440 loss making branches of their bank and thereby eliminating bank's network of regional offices across the country on account of VRS or otherwise.

(b) Does not arise in view of the above.